

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Fitzpatrick, Cheryl B	§	Case No. 07 B 20004
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 10/29/2007.

2) The plan was confirmed on 01/28/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/30/2009.

5) The case was converted on 01/28/2010.

6) Number of months from filing or conversion to last payment: 26.

7) Number of months case was pending: 28.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$70,500.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,390.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$18,390.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,814.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,188.45
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,002.45

Attorney fees paid and disclosed by debtor \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
EMC Mortgage Corporation	Secured	\$52,831.00	\$52,294.45	\$52,294.45	\$0	\$0
EMC Mortgage Corporation	Secured	\$52,831.00	NA	NA	\$0	\$0
EMC Mortgage Corporation	Secured	\$54,800.00	\$54,799.67	\$54,799.67	\$0	\$0
EMC Mortgage Corporation	Secured	NA	\$9,771.34	\$9,771.34	\$0	\$0
EMC Mortgage Corporation	Secured	\$212,000.00	\$213,169.09	\$213,169.09	\$0	\$0
Faslo Solutions	Secured	NA	\$11,837.30	\$11,837.30	\$0	\$0
Faslo Solutions	Secured	\$0	\$56,665.42	\$56,665.42	\$0	\$0
HSBC Mortgage Services	Secured	NA	\$813.57	\$813.57	\$0	\$0
HSBC Mortgage Services	Secured	NA	\$26,821.90	\$26,821.90	\$0	\$0
HSBC Mortgage Services	Secured	NA	\$227,284.59	\$227,284.59	\$0	\$0
HSBC Mortgage Services	Secured	NA	\$26,821.90	\$26,821.90	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$4,120.00	\$4,120.00	\$4,120.00	\$1,947.01	\$0
Dependon Collection Service	Unsecured	\$153.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,073.00	\$2,073.96	\$2,073.96	\$979.94	\$0
Educational Credit Management Corp	Unsecured	\$39,540.00	\$39,088.61	\$39,088.61	\$0	\$0
GEMB	Unsecured	\$1,438.00	NA	NA	\$0	\$0
Medical Business Bureau Inc	Unsecured	\$1,210.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Nicor Gas	Unsecured	\$14,379.68	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$14,529.68	\$13,729.94	\$13,729.94	\$6,488.60	\$0
Pellettieri & Associates	Unsecured	\$3,356.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$8,020.88	\$8,020.88	\$3,790.54	\$0
RMI/MCSI	Unsecured	\$500.00	\$2,500.00	\$2,500.00	\$1,181.46	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$680,279.23	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$39,088.61	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$719,367.84</b>	<b>\$0</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,444.78</b>	<b>\$14,387.55</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$4,002.45	
Disbursements to Creditors	\$14,387.55	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$18,390.00</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 2, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.